Case 09-41500 Doc 1 Filed 10/31/09 Entered 10/31/09 18:43:23 Desc Main

Page 1 of 32 Official Form 1 (1/08) Document **United States Bankruptcy Court Voluntary Petition** NORTHERN DISTRICT OF ILLINOIS Name of Debtor (if individual, enter Last, First, Middle): Name of Joint Debtor (Spouse)(Last, First, Middle): Van Kley, Tracey J All Other Names used by the Debtor in the last 8 years All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): (include married, maiden, and trade names): NONE Last four digits of Soc. Sec. or Indvidual-Taxpayer I.D. (ITIN) No./Complete EIN Last four digits of Soc. Sec. or Indvidual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): 1689 (if more than one, state all): Street Address of Debtor (No. & Street, City, and State): Street Address of Joint Debtor (No. & Street, City, and State): 8447 S Mayfield Burbank II ZIPCODE ZIPCODE 60459 County of Residence or of the County of Residence or of the Principal Place of Business: Principal Place of Business: Cook Mailing Address of Joint Debtor Mailing Address of Debtor (if different from street address): (if different from street address) SAME ZIPCODE ZIPCODE Location of Principal Assets of Business Debtor
(if different from street address above): NOT APPLICABLE ZIPCODE (if different from street address above): **Nature of Business Chapter of Bankruptcy Code Under Which** Type of Debtor (Form of organization) (Check one box.) the Petition is Filed (Check one box) (Check one box.) Health Care Business Chapter 7 Chapter 15 Petition for Recognition Chapter 9 of a Foreign Main Proceeding Single Asset Real Estate as defined See Exhibit D on page 2 of this form. Chapter 11 in 11 U.S.C. § 101 (51B) ☐ Chapter 15 Petition for Recognition Corporation (includes LLC and LLP) П Chapter 12 Railroad of a Foreign Nonmain Proceeding Partnership Chapter 13 Stockbroker Other (if debtor is not one of the above **Nature of Debts** (Check one box) Commodity Broker entities, check this box and state type of Debts are primarily consumer debts, defined Debts are primarily entity below Clearing Bank in 11 U.S.C. § 101(8) as "incurred by an business debts. Other individual primarily for a personal, family, or household purpose" Tax-Exempt Entity Chapter 11 Debtors: (Check box, if applicable.) Check one box: Debtor is a tax-exempt organization Debtor is a small business as defined in 11 U.S.C. § 101(51D). under Title 26 of the United States Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Code (the Internal Revenue Code) Filing Fee (Check one box) Check if: Debtor's aggregate noncontingent liquidated debts (excluding debts owed Full Filing Fee attached to insiders or affiliates) are less than \$2,190,000. Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. Check all applicable boxes: A plan is being filed with this petition Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach Acceptances of the plan were solicited prepetition from one or more signed application for the court's consideration. See Offi cial Form 3B. classes of creditors, in accordance with 11 U.S.C. § 1126(b). THIS SPACE IS FOR COURT USE ONLY Statistical/Administrative Information Debtor estimates that funds will be available for distribution to unsecured creditors. Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. Estimated Number of Creditors 25,001- \boxtimes 1,000 5,001-10,001-50,001-100,000 50-99 100-199 200-999 Over 1-49 50,000 5,000 10,000 25,000 100 000 Estimated Assets \$0 to \$50,001 to \$100,001 to \$500,001 \$1,000,001 \$10,000,001 More than \$50,000,001 \$100,000,001 \$500,000,001 \$500,000 \$1 billion \$50,000 \$100,000 to \$1 to \$10 to \$50 to \$100 to \$500 to \$1 billion million million million million Estimated Liabilities \$500,001 \$0 to \$50,001 to \$100,001 to \$1,000,001 \$10,000,001 \$50,000,001 \$100,000,001 \$500,000,001

\$100,000

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DOCUIT	icht Tage 2 01 32	FORWI DI, 1 age 2
Voluntary Petition (This page must be completed and filed in every case)	Name of Debtor(s):	
	Tracey J Van Kley	
All Prior Bankruptcy Cases Filed Within Last 8 Y	Case Number:	
Location Where Filed: NONE	Case Number:	Date Filed:
Location Where Filed:	Case Number:	Date Filed:
Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of	f this Debtor (If more than on	e, attach additional sheet)
Name of Debtor:	Case Number:	Date Filed:
NONE		
District:	Relationship:	Judge:
Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under Chapter 11) Exhibit A is attached and made a part of this petition	whose debts an I, the attorney for the petitioner named in have informed the petitioner that [he or s	he] may proceed under chapter 7, 11, 12 I have explained the relief available under
•	Signature of Attorney for Debtor(s)	Date
 (Chec ☑ Debtor has been domiciled or has had a residence, principal place of but preceding the date of this petition or for a longer part of such 180 days t ☐ There is a bankruptcy case concerning debtor's affiliate, general partner ☐ Debtor is a debtor in a foreign proceeding and has its principal place of principal place of business or assets in the United States but is a defendathe interests of the parties will be served in regard to the relief sought in 	Exhibit D In spouse must complete and attach a separate part of this petition. In Regarding the Debtor - Venue clearly applicable box) Issiness, or principal assets in this District for Indian in any other District. In the principal assets in the United State and in an action proceeding [in a federal or state this District.	Exhibit D.) 80 days immediately tes in this District, or has no atte court] in this District, or
· ·	o Resides as a Tenant of Residential Prop applicable boxes.)	erty
Landlord has a judgment against the debtor for possession of debt	•	following.)
	(Name of landlord that obtained	judgment)
☐ Debtor claims that under applicable nonbankruptcy law, there are	(Address of landlord) circumstances under which the debtor would	I be permitted to cure the
entire monetary default that gave rise to the judgment for possessi		•
Debtor has included with this petition the deposit with the court of period after the filing of the petition.	f any rent that would become due during the	30-day
☐ Debtor certifies that he/she has served the Landlord with this certi	fication. (11 U.S.C. § 362(l)).	

Case 09-41500 Doc 1 Filed 10/31/09 Entered 10/31/09 18:43:23 Desc Main Official Form 1 (1/08) Document Page 3 of 32 FORM B1, Page 3 Name of Debtor(s): **Voluntary Petition** (This page must be completed and filed in every case) Tracey J Van Kley **Signatures** Signature(s) of Debtor(s) (Individual/Joint) Signature of a Foreign Representative I declare under penalty of perjury that the information provided in this I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts petition is true and correct, that I am the foreign representative of a debtor and has chosen to file under chapter 7] I am aware that I may proceed in a foreign proceeding, and that I am authorized to file this petition. under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to (Check only one box.) proceed under chapter 7. I request relief in accordance with chapter 15 of title 11, United States [If no attorney represents me and no bankruptcy petition preparer Code. Certified copies of the documents required by 11 U.S.C. § 1515 are signs the petition] I have obtained and read the notice required by attached. 11 U.S.C. §342(b) Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the I request relief in accordance with the chapter of title 11, United States chapter of title 11 specified in this petition. A certified copy of the order Code, specified in this petition. granting recognition of the foreign main proceeding is attached. Signature of Debtor (Signature of Foreign Representative) Signature of Joint Debtor (Printed name of Foreign Representative) Telephone Number (if not represented by attorney) 10/31/2009 (Date) 10/31/2009 Signature of Attorney* Signature of Non-Attorney Bankruptcy Petition Preparer I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for Signature of Attorney for Debtor(s) compensation and have provided the debtor with a copy of this document Bernard P. Mulvaney Sr. 6184734 and the notices and information required under 11 U.S.C. \$\$ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. \$ 110(h) setting a maximum fee for services chargeable by Printed Name of Attorney for Debtor(s) Bernard P. Mulvaney Sr., Ltd. bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 7001 West 127th Street #201 60463 Palos Heights IL Printed Name and title, if any, of Bankruptcy Petition Preparer 708-671-2000 Telephone Number Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, 10/31/2009 responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.) *In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect. Address Signature of Debtor (Corporation/Partnership) I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above. The debtor requests the relief in accordance with the chapter of title 11, United States Code, specified in this petition. Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual. Signature of Authorized Individual Printed Name of Authorized Individual If more than one person prepared this document, attach additional sheets

Title of Authorized Individual

10/31/2009

conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11

and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

n re	Tracey J V	Van Kley		Case N Chapte	
			Debtor(s)		

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

WARNING: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

· · · · · · · · · · · · · · · · · · ·
1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not I have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

B 1D (Official Form 引起和的知人担场的	Doc 1	Filed 10/31/09 Document	Entered 10/31/09 18:43:23 Page 5 of 32	Desc Main
[Must be accompanied by a motion for de Incapacity. (De so as to be incapable of Disability. (Defi	etermination by fined in 11 U.S realizing and n ned in 11 U.S. ticipate in a cre	the court.] 5.C. § 109 (h)(4) as impaire making rational decisions w C. § 109 (h)(4) as physical edit counseling briefing in p	se of: [Check the applicable statement] d by reason of mental illness or mental defici- ith respect to financial responsibilities.); ly impaired to the extent of being unable, after erson, by telephone, or through the Internet.);	r
5. The United States true of 11 U.S.C. § 109(h) does not apply in		ptcy administrator has dete	rmined that the credit counseling requiremen	t
I certify under penalty of perju	iry that the inf	formation provided abov	e is true and correct.	
Signature of Debtor:				
Date: 10/31/2009				

FORM B6A (Official Form 6A) (1207) 1500 Doc 1 Filed 10/31/09 Entered 10/31/09 18:43:23 Desc Main Document Page 6 of 32

In re Tracey J Van Kley	Case No.
Debtor(s)	(if known)

SCHEDULE A-REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Personal Residence - 8447 Mayfield Ave., Burbank, IL, during last loan process, house appraised at \$425,000 to 450,000.	Description and Location of Property	Nature of Debtor's Interest in Property	Husband WifeV Joint Community	Secured Claim or	Amount of Secured Claim
	Burbank, IL, during last loan process,		1		\$ 400,000.00

TOTAL \$ 400,000.00 (Report also on Summary of Schedules.)

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In re Tracey J Van Kley	Case No.
Debtor(s)	(if knowr

SCHEDULE B-PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N o n e		Husband- Wife- Joint- ommunity-	W J	Current Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption
1. Cash on hand.		Cash			\$ 200.00
		Location: In debtor's possession			7 255555
Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Checking Account - Chase Bank Location: In debtor's possession			\$ 300.00
Security deposits with public utilities, telephone companies, landlords, and others.	X				
Household goods and furnishings, including audio, video, and computer equipment.		Used Household furniture 1/2 interest with spouse Location: In debtor's possession		J	\$ 1,500.00
Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X				
6. Wearing apparel.		Clothes for Debtor and 4 children for 4 seasons Location: In debtor's possession			\$ 4,000.00
7. Furs and jewelry.	X				
Firearms and sports, photographic, and other hobby equipment.	X				
Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Term Life insurance - Prudential Term Life - Death Benefit \$250,000.00 Location: In debtor's possession			Unknown
10. Annuities. Itemize and name each issuer.	X				

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In re Tracey J Van Kley	Case No.
Debtor(s)	(if known

SCHEDULE B-PERSONAL PROPERTY

	Type of Property	N o n e		Husband- Wife- Joint- mmunity-	-W J	Current Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption
1	Interest in an education IRA as defined in 26 U.S.C. 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. 521(c).)	X				
1	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		Edward Jones retirement IRA Location: In debtor's possession			\$ 1,000.00
1	Stock and interests in incorporated and unincorporated businesses. Itemize.		Interest in Family Business - former shareholder in Custom Electric Service, Inc. Location: In debtor's possession			Unknown
1	4. Interests in partnerships or joint ventures. Itemize.	X				
1	5. Government and corporate bonds and other negotiable and non-negotiable instruments.	X				
1	6. Accounts Receivable.	X				
1	7. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X				
1	8. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X				
1	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X				
2	0. Contingent and non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X				
2	21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X				
2	2. Patents, copyrights, and other intellectual property. Give particulars.	X				
2	23. Licenses, franchises, and other general intangibles. Give particulars.	X				
2	4. Customer lists or other compilations containing personally identifiable information (as described in 11 U.S.C. 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X				
2	 Automobiles, trucks, trailers and other vehicles and accessories. 		Automobile - 2208 Ford Expedition Location: In debtor's possession			\$ 25,000.00

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In re Tracey J Van Kley	Case No.
Debtor(s)	(if known

SCHEDULE B-PERSONAL PROPERTY

		(Oortinaation Orlect)		
Type of Property	N	Description and Location of Property		Current Value of Debtor's Interest,
	o n		andH WifeV JointJ	in Property Without Deducting any Secured Claim or
	е	Commu	nityC	Exemption
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			

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In re	O N
Tracey J Van Kley	Case No.
Debtor(s)	(if known

SCHEDULE C-PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:

(Check one box)

☐ 11 U.S.C. § 522(b) (2) ☐ 11 U.S.C. § 522(b) (3)

Description of Property	Specify Law Providing each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemptions
Personal Residence	735 ILCS 5/12-901	\$ 0.00	\$ 400,000.00
Cash	735 ILCS 5/12-1001(b)	\$ 200.00	\$ 200.00
Checking Account	735 ILCS 5/12-1001(b)	\$ 300.00	\$ 300.00
Used Household furniture	735 ILCS 5/12-1001(b)	\$ 1,500.00	\$ 1,500.00
Clothes	735 ILCS 5/12-1001(a)	\$ 4,000.00	\$ 4,000.00
Term Life insurance	735 ILCS 5/12-1001(f)	\$ 0.00	Unknown
Edward Jones retirement IRA	735 ILCS 5/12-1006	\$ 1,000.00	\$ 1,000.00
Interest in Family Business	735 ILCS 5/12-1001(b)	\$ 0.00	Unknown
Automobile	735 ILCS 5/12-1001(c)	\$ 0.00	\$ 25,000.00

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B6D (Official Form 6D) (12/07)

In reTracey J Van Kley	, Ca	se No.
Debtor(s)		(if known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Creditor's Name and Mailing Address Including ZIP Code and Account Number (See Instructions Above.)	Co-Debtor	0 H W- J	ate Claim was Incurred, Nature f Lien, and Description and Market alue of Property Subject to Lien Husband -Wife Joint Community	Contingent	Unliquidated	Disputed	Amount of Claim Without Deducting Value of Collateral	Unsecured Portion, If Any
Account No: 0502			2008-11-21	X	X		\$ 30,387.00	\$ 5,387.00
Creditor # : 1 Chase 201 N Walnut St # De1-10 Wilmington DE 19801			Automobile					
			Value: \$ 25,000.00					
Account No: 6968		J	2005-07-11	X	X		\$ 153,616.00	\$ 10,598.00
Creditor # : 2 Chase Po Box 901039 Fort Worth TX 76101			Non-purchase Money Security Personal Residence					
			Value: \$ 400,000.00					
Account No: 1204		J	2004-12-14	х	X		\$ 256,982.00	\$ 0.00
Creditor # : 3 Taylor, Bean & Whitake 1417 N Magnolia Ave Ocala FL 34475			Personal Residence					
			Value: \$ 400,000.00					
1 continuation sheets attached		1		Subte al of th			\$ 440,985.00	\$ 15,985.00
			(Use only			al \$		
			(**************************************			3-)	(Report also on Summary of	If applicable, report also on

(Report also on Summary of Schedules.)

(ii applicable, report also of Statistical Summary of Certain Liabilities and Related Data) Case 09-41500 Doc 1 Filed 10/31/09 Entered 10/31/09 18:43:23 Desc Main Document Page 12 of 32

B6D (Official Form 6D) (12/07) - Cont.

In reTracey J Van Kley	, Case No.
Debtor(s)	(if known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet) Date Claim was Incurred, Nature **Amount of Claim** Unsecured Creditor's Name and **Mailing Address** Without of Lien, and Description and Market Portion, If Any Unliquidated Including ZIP Code and Contingent Value of Property Subject to Lien **Deducting Value** Disputed **Account Number** of Collateral H--Husband (See Instructions Above.) W--Wife J--Joint C--Community Account No: 1204 Cenlar Representing: P.O. Box 211091 Taylor, Bean & Whitake Saint Paul MN 55121 Value: Account No: Value: 1 Sheet no. 1 continuation sheets attached to Schedule of Creditors Subtotal \$ \$ 0.00 \$ 0.00 (Total of this page) Holding Secured Claims \$ 15,985.00 Total \$ \$ 440,985.00 (Use only on last page)

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In re Tracey J Van Kley Case No.

Debtor(s)

(if known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the

mari cont	opriate schedule of creditors, and complete schedule H-codebtors. If a joint petition is filed, state whether the husband, wile, both of them of the tal community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is ingent, place an "X" in the column labeled "Contingent." If the claim is uted, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)
box	Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.
	Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to ity listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts or this total also on the Statistical Summary of Certain Liabilities and Related Data.
	Report the total of amounts NOT entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not led to priority listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Individual debtors with primarily consumer s report this total also on the Statistical Summary of Certain Liabilities and Related Data.
\boxtimes	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYF	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
	Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
	Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
	Taxes and Certain Other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to Maintain the Capital of an Insured Depository Institution Claims based on commitments to FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).
	Claims for Death or Personal Injury While Debtor Was Intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

^{*}Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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B6F (Official Form 6F) (12/07)

In re Tracey J Van Kley	,	Case No.	
Debtor(s)			(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedules. Report this total also on the Summary of Schedules, and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	W JJ	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State. Husband Wife Joint Community	Contingent	Unliquidated	Disputed	Amount of Claim
Account No: 0708 Creditor # : 1 Bank Of America Po Box 1598 Norfolk VA 23501		J	2003-07-23	X	X		\$ 8,634.00
Account No: 0707 Creditor # : 2 Cap One PO Box 85520 Richmond VA 23285			1997-06-13	X	X		\$ 2,871.00
Account No: 5945 Creditor # : 3 Chase Po Box 15298 Wilmington DE 19850			2006-04-06	X	X		\$ 15,480.00
Account No: 1613 Creditor # : 4 Chase Po Box 15298 Wilmington DE 19850			2007-08-29	X	X		\$ 9,631.00
3 continuation sheets attached			(Use only on last page of the completed Schedule F. Report also on Su	mmary of S	Tota ched	al \$ ules	\$ 36,616.00

and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data)

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B6F (Official Form 6F) (12/07) - Cont.

In re_Tracey J Van Kley	,	Case No.	
			•

Debtor(s)

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	J	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State. Husband Wife Joint Community	Contingent	Unliquidated	Disputed	Amount of Claim
Account No: 6558 Creditor # : 5 Chase Po Box 15298 Wilmington DE 19850			2005-07-22	X	X		\$ 4,081.00
Account No: 3181 Creditor # : 6 Child Place/cbsd Po Box 6497 Sioux Falls SD 57117			2000-06-19	X	X		\$ 50.00
Account No: 8109 Creditor # : 7 Citi Po Box 6241 Sioux Falls SD 57117			1992-06-01	X	X		\$ 22,919.00
Account No: 2371 Creditor # : 8 Fashion Bug/soanb 1103 Allen Dr Milford OH 45150		Н	1992-10-22				\$ 0.00
Account No: 8280 Creditor # : 9 Gemb/amer Eagle Po Box 103024 Roswell GA 30076		H	2007-07-22				\$ 0.00
Account No: 6711 Creditor # : 10 Gemb/gap Po Box 981400 El Paso TX 79998		Н	2008-01-20				\$ 0.00
Sheet No. 1 of 3 continuation sheets attached Creditors Holding Unsecured Nonpriority Claims	iched t	o So	Chedule of (Use only on last page of the completed Schedule F. Report also on Summa and, if applicable, on the Statistical Summary of Certain Liabilities an	ry of S	Tota ched	al \$	\$ 27,050.00

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B6F (Official Form 6F) (12/07) - Cont.

In re_Tracey J Van Kley	_ ,	Case No.

Debtor(s)

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

			(Continuation Sneet)			, ,	
Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	J	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State. Husband Wife Boint Community	Contingent	Unliquidated	Disputed	Amount of Claim
Account No: 3255		H	2002-07-31				\$ 0.00
Creditor # : 11 Gemb/old Navy Po Box 981400 El Paso TX 79998							
Account No: 6491			2007-06-19	X	X		\$ 1,484.00
Creditor # : 12 Gemb/oldnavydc Po Box 981400 El Paso TX 79998							
Account No: 2030			2002-02-02	X	X		\$ 2,769.00
Creditor # : 13 Gemb/sams Club Po Box 981400 El Paso TX 79998							. ,
Account No: 6409			2007-02-07	X	X		\$ 1,600.00
Creditor # : 14 Gemb/walmart Dc Po Box 981400 El Paso TX 79998							
Account No: 2409		J	2003-07-10	X	X		\$ 2,988.00
Creditor # : 15 Hsbc Bank Po Box 5253 Carol Stream IL 60197							
Account No: 2981	+	+	2004-11-17	X	X		\$ 834.00
Creditor # : 16 Hsbc/carsn Po Box 15521 Wilmington DE 19805							
Sheet No. 2 of 3 continuation sheets atta	ached	to So	chedule of	Subt		-	\$ 9,675.00
Creditors Holding Unsecured Nonpriority Claims			(Use only on last page of the completed Schedule F. Report also on Su	ummary of S		ules	
			and, if applicable, on the Statistical Summary of Certain Liabiliti				

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In re Tracey J Van Kley	,	Case No.	
Debtor(s)			(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	J	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State. Husband Wife oint Community	Contingent	Unliquidated	Disputed	Amount of Claim
Account No: 2764 Creditor # : 17 Kohls/chase N56 W 17000 Ridgewood Dr Menomonee Falls WI 53051			1993-11-27	X	X		\$ 2,980.00
Account No: 3892 Creditor # : 18 Target Nb Po Box 673 Minneapolis MN 55440			2003-04-27	X	X		\$ 7,366.00
Account No: 2201 Creditor # : 19 Thd/cbsd Po Box 6497 Sioux Falls SD 57117			2000-03-18	X	X		\$ 8,744.00
Account No: 1213 Creditor # : 20 Wfnnb/justice 555 W 112 Ave Northglenn CO 80234			2003-02-01				\$ 570.00
Account No: 5977 Creditor # : 21 Wfnnb/valucityroomstod Po Box 182303 Columbus OH 43218		H	2000-05-28	X	X		\$ 0.00
Account No: 5391 Creditor # : 22 Wfnnb/victorias Secret Po Box 182128 Columbus OH 43218			2004-12-12	X	X		\$ 392.00
Sheet No. 3 of 3 continuation sheets attact Creditors Holding Unsecured Nonpriority Claims	ched	o So	chedule of (Use only on last page of the completed Schedule F. Report also on Sum and, if applicable, on the Statistical Summary of Certain Liabilities	mary of S	Tota	al \$ ules	\$ 20,052.00 \$ 93,393.00

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lnre Tracey J Van Kley	/ Debtor	Case No.	
		_	(if known)

SCHEDULE G-EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State the nature of debtor's interests in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

□ Check this box if the debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract.	Description of Contract or Lease and Nature of Debtor's Interest. State whether Lease is for Nonresidential Real Property. State Contract Number of any Government Contract.

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In re Tracey J Van Kley	/ Debtor	Case No.	
		-	(if known)

SCHEDULE H-CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtors spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if the debtor has no codebtors.

Name and Address of Codebtor	Name and Address of Creditor

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In re Tracey J Van Kley	Case No.
Debtor(s)	(if known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Dependents of Debtor and Spouse Status: Married son daughter daughter son EMPLOYMENT: DEBTOR DEPENDENTS OF DEBTOR AND SPOUSE AGE(S): AGE(S): AGE(S): SPOUSE	
Married son daughter daughter son	
daughter son	
daughter son	
EMPLOYMENT: DEBTOR SPOUSE	
Occupation Bookkeeper	
Name of Employer Custom Electric Service, Inc	
How Long Employed 10 years	
Address of Employer 2950 Niles Ave	
Saint Joseph MI 49085	
INCOME: (Estimate of average or projected monthly income at time case filed) DEBTOR SPOU	JSE
1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly) \$ 3,900.00 \$	6,066.67
2. Estimate monthly overtime \$ 0.00 \$ 3. SUBTOTAL \$ 3,900.00 \$	0.00 6,066.67
4. LESS PAYROLL DEDUCTIONS	0,000.07
a. Payroll taxes and social security \$ 1,167.66 \$	1,863.38
b. Insurance \$ 0.00 \$	0.00
c. Union dues \$ 0.00 \$ d. Other (Specify): \$ 0.00 \$	0.00
5. SUBTOTAL OF PAYROLL DEDUCTIONS \$ 1,167.66 \$	1,863.38
6. TOTAL NET MONTHLY TAKE HOME PAY \$ 2,732.34 \$	4,203.29
	0.00
7. Regular income from operation of business or profession or farm (attach detailed statement) \$ 0.00 \$ 8. Income from real property \$ 0.00 \$ 9. Interest and dividends \$ 0.00 \$ 10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that \$ 0.00 \$	0.00
9. Interest and dividends \$ 0.00 \$ 10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that \$ 0.00 \$	0.00 0.00
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that \$ 0.00 \$ of dependents listed above.	0.00
11. Social security or government assistance	
(Specify): \$ 0.00 \$ 12. Pension or retirement income \$ 0.00 \$	0.00
12. Pension or retirement income \$ 0.00 \$ 13. Other monthly income	0.00
(Specify): \$ 0.00 \$	0.00
14. SUBTOTAL OF LINES 7 THROUGH 13 \$ 0.00 \$	0.00
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14) \$ 2,732.34 \$	4,203.29
16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals \$ 6,935.63	
from line 15; if there is only one debtor repeat total reported on line 15) (Report also on Summary of Schedules and, if ap	plicable. on
Statistical Summary of Certain Liabilities and Re	•
17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:	
17. Describe any increase or decrease in income reasonably and opaled to occur within the year following the ming of this document.	

In re Tracey J Van Kley	•	Case No.	
Debtor(s)	,	_	(if known)

SCHEDULE J-CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family. Prorate any payments made bi -weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22 A or 22C.

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

Rent or home mortgage payment (include lot rented for mobile home)	\$	2,207.98
a. Are real estate taxes included? Yes 🛛 No 🔲		
b. Is property insurance included? Yes 🛛 No 🔲		
2. Utilities: a. Electricity and heating fuel	\$	200.00
b. Water and sewer	\$	70.00
c. Telephone	\$	250.00
d Other Cellular phones	\$	114.36
Other Garbage service	\$	30.00
3. Home maintenance (repairs and upkeep)	\$	0.00
4. Food	\$	1,000.00
5. Clothing	\$	100.00
6. Laundry and dry cleaning	\$	0.00
	\$	150.00
7. Medical and dental expenses	٠٠٠ ا ٩٠٠٠٠٠٠	225.00
8. Transportation (not including car payments)	Φ	100.00
Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	0.00
10. Charitable contributions	\$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)		0.00
a. Homeowner's or renter's		0.00
b. Life	\$	55.00
c. Health	\$	0.00
d. Auto	\$	140.00
e. Other	\$	0.00
Other	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage)		
(Specify)	\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)	—	
a. Auto	\$	569.14
b. Other: <i>HELOC</i>	\$	500.00
c. Other:		0.00
14. Alimony, maintenance, and support paid to others	•	0.00
14. Alimony, maintenance, and support paid to others 15. Payments for support of additional dependents not living at your home	\$ \$	0.00
40 Development from a section of having a section of the section o	\$	0.00
17. Other: Child care & allowance	\$	800.00
Other:	\$	0.00
		0.00
18. AVERAGE MONTHLY EXPENSES Total lines 1-17. Report also on Summary of Schedules	\$	6,511.48
and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)		
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:		
20. STATEMENT OF MONTHLY NET INCOME		
a. Average monthly income from Line 16 of Schedule I	\$	6,935.63
b. Average monthly expenses from Line 18 above	\$	6,511.48
c. Monthly net income (a. minus b.)	\$	424.15
	<u> </u>	

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re Tracey J Van Kley	Case No.		
	Chapter 7		
	/ Debtor		

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data"if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	Attached (Yes/No)	No. of Sheets	ASSETS	LIABILITIES	OTHER
A-Real Property	Yes	1	\$ 400,000.00		
B-Personal Property	Yes	3	\$ 32,000.00		
C-Property Claimed as Exempt	Yes	1			
D-Creditors Holding Secured Claims	Yes	2		\$ 440,985.00	
E-Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		\$ 0.00	
F-Creditors Holding Unsecured Nonpriority Claims	Yes	4		\$ 93,393.00	
G-Executory Contracts and Unexpired Leases	Yes	1			
H-Codebtors	Yes	1			
I-Current Income of Individual Debtor(s)	Yes	1			\$ 6,935.63
J-Current Expenditures of Individual Debtor(s)	Yes	1			\$ 6,511.48
тот	AL	16	\$ 432,000.00	\$ 534,378.00	

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re Tracey J Van Kley		Case No.	
		Chapter	7
	/ Debtor		

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8), filing a case under chapter 7, 11, or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule	\$ 0.00
E Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 0.00

State the following:

Average Income (from Schedule I, Line 16)	\$ 6,935.63
Average Expenses (from Schedule J, Line 18)	\$ 6,511.48
Current Monthly Income (from Form 22A Line 12: OR. Form 22B Line 11: OR. Form 22C Line 20)	\$ 8,964.00

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 15,985.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 93,393.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 109,378.00

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Desc Main

In re Tracey J Van Kley	Case No.
Debtor	(if known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY AN INDIVIDUAL DEBTOR

	are under penalty of perjury that I have read the to the best of my knowledge, information are	he foregoing summary and schedules, consisting of nd belief.	sheets, and that they are true and
Date:	10/31/2009	Signature	
		[If joint case, both spouses must sign.]	

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

Form 7 (12/07) Case 09-41500 Doc 1 Filed 10/31/09 Entered 10/31/09 18:43:23 Desc Main

Document Page 25 of 32 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re:Tracey J Van Kley

Case No.

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not diclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007 (m).

Questions 1-18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19-25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor my also be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporation debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. §101.

1. Income from employment or operation of business

None Si

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

Year to date:

Last Year: 2008 \$42,300.00 Year before: 2007 \$21,000.00

2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor, made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filingunder chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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7. Gifts

None

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a benificiary.

11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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None	14. Property held for another person List all property owned by another person that the debtor holds or controls.
None	15. Prior address of debtor If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.
None	16. Spouses and Former Spouses If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.
None	17. Environmental Information For the purpose of this question, the following definitions apply: "Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material. "Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to disposal sites. "Hazardous Material" means anything defined as hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar termunder an Environmental Law: a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:
None	b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law, with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

18. Nature, location and name of business

None

None

 \boxtimes

a. If the debtor is an individual, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was selfemployed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencment of this case.

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If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencment of this case.

NAME	LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
Custom Electric Service, Inc	ID: 56-2541348	Debtor location	Electric Service installation & repairs. Family close corp, Debtor had onehalf interest until 4/09.	
None b. Identify any business	s listed in response to subdivision a., abov	re, that is "single asset real estate" as	s defined in 11 U.S.C. § 101.	
[If completed by an individual	or individual and spouse]			
I declare under penalty of perjuthey are true and correct.	ury that I have read the answers conta	ained in the foregoing statement o	of financial affairs and any attachment	s thereto and that
Date 10/31/200	9 Signature			
	of Debtor			
Dete	Signature			
Date	of Joint Debtor			
	(if any)			

B 8 (Official Form 8) (Case 09-41500 Doc 1 Filed 10/31/09 Entered 10/31/09 18:43:23 Desc Main Document Page 30 of 32

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

nre Tracey J Van Kley	Case No. Chapter 7
	/ Debtor

CHAPTER 7 STATEMENT OF INTENTION

Part A - Debts Secured by property of the estate. (Part A must be completed for EACH debt which is secured by property of the estate. Attach additional pages if necessary.)

additional pages if necessary.)				
Property No. 1				
Creditor's Name :	Describe Property Securing Debt :			
Taylor, Bean & Whitake	Personal Residence			
Property will be (check one) :				
☐ Surrendered ☐ Retained				
If retaining the property, I intend to (check at least one):				
Redeem the property				
Reaffirm the debt				
Other. Explain	(for example, avoid lien using 11 U.S.C § 522 (f)).			
Property is (check one) :				
☐ Not claimed as exempt				
Property No. 2				
Creditor's Name :	Describe Property Securing Debt :			
Chase	Personal Residence			
Property will be (check one) :				
Surrendered Retained				
If retaining the property, I intend to (check at least one):				
Redeem the property				
Reaffirm the debt				
Other. Explain	(for example, avoid lien using 11 U.S.C § 522 (f)).			
Property is (check one) :				
☐ Not claimed as exempt				

B 8 (Official Form 8) (Case 09-41500 Doc 1 Filed 10/31/09 Entered 10/31/09 18:43:23 Desc Main Document Page 31 of 32 Property No. 3 Creditor's Name: **Describe Property Securing Debt:** Chase Automobile Property will be (check one): Surrendered Retained If retaining the property, I intend to (check at least one): Redeem the property Reaffirm the debt Other. Explain _____ (for example, avoid lien using 11 U.S.C § 522 (f)). Property is (check one): Claimed as exempt Not claimed as exempt Part B - Personal property subject to unexpired leases. (All three columns of Part B must be completed for each unexpired lease. Attach additional pages if necessary.) Property No. Lessor's Name: **Describe Leased Property:** Lease will be assumed pursuant to 11 U.S.C. § 365 None (p)(2): Yes No Signature of Debtor(s) I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease. Debtor: Date: _____ Date: Joint Debtor: ______

Rule 2016(b) (8) (a) See 09-41500 Doc 1 Filed 10/31/09 Entered 10/31/09 18:43:23 Desc Main Document Page 32 of 32

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

n re	Tracey J Van	n Kley			Case No. Chapter	
				/ Debtor		
	Attorney for Debtor:	Bernard P.	Mulvaney Sr.			

STATEMENT PURSUANT TO RULE 2016(B)

The undersigned,	pursuant to	Rule 2	2016(b).	Bankruptcv	Rules.	states t	hat
THE GIRGE SIGNED	parsault to	I VOIC Z	-010(0),	Dariiki aptoy	i tuico,	oluloo l	, i iai

- 1. The undersigned is the attorney for the debtor(s) in this case.
- 2. The compensation paid or agreed to be paid by the debtor(s), to the undersigned is:
- 3. \$ 299.00 of the filing fee in this case has been paid.
- 4. The Services rendered or to be rendered include the following:
 - a) Analysis of the financial situation, and rendering advice and assistance to the debtor(s) in determining whether to file a petition under title 11 of the United States Code.
 - b) Preparation and filing of the petition, schedules, statement of financial affairs and other documents required by the court.
 - c) Representation of the debtor(s) at the meeting of creditors.
- 5. The source of payments made by the debtor(s) to the undersigned was from earnings, wages and compensation for services performed, and

None other

6. The source of payments to be made by the debtor(s) to the undersigned for the unpaid balance remaining, if any, will be from earnings, wages and compensation for services performed, and

None other

7. The undersigned has received no transfer, assignment or pledge of property from debtor(s) except the following for the value stated:

None

8. The undersigned has not shared or agreed to share with any other entity, other than with members of undersigned's law firm, any compensation paid or to be paid except as follows:

None

Dated: 10/31/2009 Respectfully submitted,

Attorney for Petitioner: Bernard P. Mulvaney Sr.

Bernard P. Mulvaney Sr., Ltd.

7001 West 127th Street #201

Palos Heights IL 60463

708-671-2000